



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

JUNE 2002

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

6/1/2002 THRU 6/30/2002

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	3	0	1	3	6,242
3	1	0	0	1	150
4	0	0	0	0	0
5	0	0	1	0	0
6	5	0	1	3	1,281
Total	9	0	3	7	7,673
%	75.0%	0.0%	25.0%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	2	1	144,919
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	1	0	0	1	40,735
Total	2	0	2	2	185,654
%	50.0%	0.0%	50.0%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	130	0	6	48	10,836
2	280	1	20	93	52,781
3	252	0	13	95	29,746
4	87	0	0	42	11,435
5	96	3	1	41	19,562
6	101	6	3	54	57,311
Total	946	10	43	373	181,671
%	94.7%	1.0%	4.3%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	1	2	1	1	262,300
3	2	0	3	2	890,758
4	3	0	2	3	335,558
5	0	0	0	0	0
6	1	0	3	1	166,814
Total	7	2	10	7	1,655,430
%	36.8%	10.5%	52.6%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	1	1	111,738
2	8	0	9	3	1,461,766
3	7	0	17	4	179,145
4	6	0	4	2	130,318
5	5	0	6	5	96,287
6	6	3	2	4	173,660
Total	33	3	39	19	2,152,914
%	44.0%	4.0%	52.0%		

SUMMARY OF DELEGATED ACTIONS

6/1/2002 THRU 6/30/2002

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	1	23,711,240	0	0
2	0	0	0	0
3	1	6,172,053	0	0
4	0	0	0	0
5	2	51,629,324	0	0
6	0	0	0	0
Total	4	81,512,617	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

SUMMARY OF DELEGATED ACTIONS

6/1/2002 THRU 6/30/2002

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	0	0	0	0	0

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	618	0	1	7
2	107	0	16	11
3	27	0	1	9
4	5	0	0	4
5	28	0	0	8
6	16	0	0	7
Total	801	0	18	46

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	1	1	0	1	0	3,082,944	0
2	6	5	1	5	1	6,920,152	12,289,467
3	5	4	1	4	1	8,481,403	13,933,891
4	3	0	3	0	3	0	11,140,388
5	3	1	2	1	2	598,130	4,566,396
6	3	2	1	2	1	6,927,771	40,917,783
Total	21	13	8	13	8	26,010,400	82,847,925

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
1787	1	SPERRY ASSOCIATES GARDEN CITY PAR, NY	Occupational	\$139,169,050.00	25,000	709

FIELD OF MEMBERSHIP: Employees of PR Newswire who work or are headquartered in New York, NY.

17587	1	USALLIANCE RYE., NY	Occupational	\$495,282,160.00	100,000	2,200
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FIELD OF MEMBERSHIP: Employees of Insurance Services Office, Inc. (ISO) who work in or are paid from Jersey City, NJ.

Community Expansion

18507	1	PENOBSCOT COUNTY OLD TOWN, ME	Community	\$18,235,653.00	14,500	144,919
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Penobscot County, ME;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

Underserved

9478	1	ST. REGIS DEFERIET DIVISION EM DEFERIET, NY	Underserved area	\$3,548,110.00	1,250	111,738
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jefferson County, New York, a community which meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act.

Single Common Bond Expansion

15016	2	WAKEFERN ELIZABETH, NJ	Occupational	\$5,916,457.00	2,850	6,000
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FIELD OF MEMBERSHIP: Adding 30 ShopRite Stores in NY & NJ locations who are paid from Edison, NJ

Multiple Common Bond Expansion

857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$989,349,313.00	165,000	500
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FIELD OF MEMBERSHIP: Employees of The Community YMCA who work in, or are paid or supervised from Red Bank, NJ

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, June 30, 2002

6694	2	MEMBERS 1ST MECHANICSBURG, PA	Associational	\$702,182,411.00	119,777	1,100
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FIELD OF MEMBERSHIP: Members of West Shore Evangelical Free Church in Mechanicsburg, PA.

12765	2	FIRST COMMONWEALTH LEHIGH VALLEY, PA	Occupational	\$289,955,092.00	69,912	1,700
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FIELD OF MEMBERSHIP: Emps of Guardian wwi Bethlehem, PA;

1394	2	PARAGON TWP. OF WASHING, NJ	Occupational	\$289,407,215.00	87,682	2,000
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FIELD OF MEMBERSHIP: Emps of Lantis Eyewear Corporation wwi or are headquartered from Secaucus, NJ;

3140	2	TRANSPORTATION WASHINGTON, DC	Occupational	\$115,158,727.00	20,000	30,000
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FIELD OF MEMBERSHIP: Employees of the Transportation Security Administration headquartered, supervised, or paid from Washington, DC

Community Conversion

18175	2	COUNTY OF HENRICO RICHMOND, VA	Community	\$53,122,117.00	30,000	262,300
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Henrico County, Virginia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

Underserved

1394	2	PARAGON TWP. OF WASHING, NJ	Underserved area	\$289,407,215.00	87,682	17,601
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of Suffern, New York, identified by the following geographic boundaries

From the northwest point at the intersection of Spook Rock Road and Viola Road;
South on Spook Road to West Carlton Road;
West Carlton Road to N Airmont Road;
West on N Airmont Road to I-87;
East on I-87 to S Central Avenue;
North on S Central Avenue to Gerow Avenue;
West on Gerow Avenue to Fairview Avenue;
Fairview Avenue to Gerow Avenue;
Gerow Avenue to Madison Avenue;
Madison Avenue to Sherwood Avenue;
Sherwood Avenue to Singer Avenue;
Singer Avenue to Gladys Drive;
Gladys Drive to Old Nyack Turnpike;
West on Old Nyack Turnpike to Garrison Drive;
Garrison Drive to State Highway 59;
State Highway 59 to Monsey Boulevard;
South on Monsey Boulevard to Norfolk Southern railroad tracks;
East on the Norfolk Southern railroad tracks to Maple Avenue;
Maple Avenue to Union Road;
Union Road to the Elm Street;
Elm Street west Ralph Boulevard;
Ralph Boulevard to Viola Road; and
Viola Road to Spook Rock Road.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

9183	2	AL GAR CUMBERLAND, MD	Underserved area	\$26,109,728.00	4,500	71,000
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located the investment area described below which includes census tract #000300 in Garrett County plus all of Allegany County excluding Census tract #002001.

Starting at the northeast corner of Allegany County at the Maryland/Pennsylvania border and following the Allegany County border going south and west to the Maryland/West Virginia border at Warrior Run (a small tributary). Follow Warrior Run to McMullen Highway SW (Route 222) to Wood Street to Winchester Road SW to Craddock Road SW to Winters Avenue to Warrior Run to south along Dans Mountain Ridge (Dans Mountain Wildlife Management Area) to Middle Ridge Road SW to McMullen Highway SW to the Baltimore & Ohio Railroad to West Virginia State line and Allegany County line. Follow the Allegany County line at the south to the Allegany County/Garrett County line to Savage River Road (near Bloomington). Follow Savage River Road north and west to Dry Run Road to New Germany Road. Follow New Germany Road north past New Germany State Par to Chestnut Ridge Road (Route 219) to Salisbury Road to the Pennsylvania/Maryland border on the north. Follow the Pennsylvania/Maryland border east to the starting point at the northeast corner of Allegany County.

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4035	2	MEMBER ONE ROANOKE, VA	Underserved area	\$179,906,756.00	100,000	184,900
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities located in the area of Norfolk, Virginia Beach, and Chesapeake beginning at the northernmost Norfolk/Virginia Beach City line at Little Creek Channel, proceeding from Little Creek Road southeast on Shore Drive, south on Diamond Springs Road to Northampton Boulevard, to Baker Road to Wesleyan Drive, east to Newtown Road to Sullivan Boulevard to Westgrove Circle to Botino Lane to DeLaura Lane to Holly Farms Drive, south on North Witchduck Road, east on Virginia Beach Boulevard, south on Rosemount Road, west on the Virginia Beach-Norfolk Expressway (I-264), north on North Witchduck Road, west on Virginia Beach Boulevard, south on Newtown Road, west on the Virginia Beach-Norfolk Expressway (I-264), north on Military Road, west on Virginia Beach Boulevard, south along the Eastern Branch of the Elizabeth River and Indian River to Lloyd Drive, south on Campostella Road to South Military Road to I-464, west on I-64 to the Southern Branch of the Elizabeth River, north along the river to Berkley Bridge (I-464) to Fenchurch St., west on Wood Street to St. Paul Boulevard, north to Monticello Avenue, west on Princess Anne Road to Hampton Boulevard, following the Norfolk-Southern Railroad tracks west to the Elizabeth River, north along the Elizabeth River, east on 49th Street to Bluestone Avenue to Bolling Avenue, south on Hampton Boulevard to 49th Street, south on Colley Avenue, east on 38th Street to Lafayette Avenue to the Lafayette River, north on Tidewater Drive to I-64, west on Thole Street to Virginian Drive, south on Parkdale Drive to Suburban Parkway to Granby Street, west on Little Creek Road, north on Diven Street, east on International Terminal Boulevard to I-564 to I-64 to Mason Creek, following Mason Creek east to Tidewater Drive, south to Sheppard Avenue, east to Meadowcreek Road, south to Little Creek Road, east to Walters Drive to Little Creek, following Little Creek to the Norfolk/Virginia Beach line.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

1394	2	PARAGON	Underserved area	\$289,407,215.00	87,682	195,227
		TWP. OF WASHING, NJ				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of Coastal Essex and Union Counties, New Jersey, identified by the following geographic boundaries
From the northwest point of the Coastal Essex & Union Counties, NJ Underserved Area, at the intersection of Center Street and the Passaic River, east on Center Street to Park Place;
Park Place to Broad Street;
Broad Street to West Park Street;
West Park Street to Halsay Street;
Halsay Street to Warren Street;
Warren Street to Martin Luther King Boulevard;
Martin Luther King Boulevard to West Market Street;
West Market Street to Norfolk Street;
Norfolk Street to Jones Street;
Jones Street to Irvine Turner Boulevard;
Irvine Turner Boulevard to 18th Avenue;
18th Avenue to Bergen Street;
Bergen Street to Renner Avenue;
Renner Avenue to Elizabeth Avenue;
Elizabeth Avenue to the Essex and Union county line;
Follow the county line to Lehigh Valley Railroad;
Lehigh Valley Railroad to Elizabeth River;
Elizabeth River to Trotter Lane;
Trotter Lane to Morris Avenue;
Morris Avenue to North Avenue;
North Avenue to Elmora Avenue;
Elmora Avenue to Westfield Avenue;
Westfield Avenue to Grove Street;
Grove Street to Penn Central Railroad;
Penn Central Railroad to Richford Terrace;
Richford Terrace to St. George Avenue;
St. George Avenue to Thompson Avenue;
Thompson Avenue to E. 7th Avenue;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

E. 7th Avenue to Chestnut Street;
Chestnut Street to Roselle Street;
Roselle Street to Husa Street;
Husa Street to Cranford Street;
Cranford Street to Amtrack Railroad;
Amtrack Railroad to Abandoned Railroad;
Abandoned Railroad to Allen Street;
Allen Street to New Jersey and New York state line (Arthur Kill River);
New Jersey and New York state line (Arthur Kill River) to Union and Hudson county line (Newark Bay);
Union and Hudson county line (Newark Bay) to Essex and Hudson county line (Newark Bay); and
Essex and Hudson county line (Newark Bay to Passaic River) to Center Street.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

1394	2	PARAGON TWP. OF WASHING, NJ	Underserved area	\$289,407,215.00	87,682	197,230
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of South Westmoreland and North Fayette Counties, Pennsylvania, identified by the following geographic boundaries

From the northwest point intersection of Youghiogheny River and Guffey Road (Sewickly Township border);
North border of Sewickly Township to Evanstown Road;
Evanstown Road to Arona town border;
South border of Arone town to Arona Road;
Arona Road to Middletown Road;
Middletown Road to Youngwood town border;
North border of Youngwood town to Depot Road;
Depot Road to Armbrust Road;
Armbrust Road to John Wilkinson Road;
John Wilkinson Road to Mount Pleasant Township;
Mount Pleasant Township border to Cook Township;
Cook Township to Westmoreland/Somerset counties border;
Somerset County border to the south border of Springfield Township;
Springfield Township border to Dunbar Township;
Dunbar Township border to South Union Township;
South Union Township border to Menallen Township;
Menallen Township border to Redstone Township;
Redstone Township border to Luzerne Township;
Luzerne Township border to Monongahela River (Fayette County border);
Monongahela River to Westmoreland/Allegheny counties border;
Westmorland/Allegheny counties border to Youghoigheny River; and
Youghoigheny River to Guffey Road (Sewickly Township border).

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

1394	2	PARAGON TWP. OF WASHING, NJ	Underserved area	\$289,407,215.00	87,682	198,604
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of Central Passaic County, New Jersey, identified by the following geographic boundaries

From the northwest point, at the intersection of Grove Street and Preakness Avenue, southeast on Preakness Avenue to the Passaic River;
Follow the Passaic River west to Grover Avenue;
East on Grover Avenue to Hazel Street;
Hazel Street to Kuller Road;
South on Kuller Road to Hazel Street;
Hazel Street to Van Orden Place;
Van Orden Place to Oregon Street;
Oregon Street to Vreeland Avenue;
Vreeland Avenue to Main Avenue;
South on Main Avenue to Piaget Avenue;
Piaget Avenue to 4th Street;
4th Street to Clinton Avenue;
Clinton Avenue to 3rd Street;
3rd Street to Highland Avenue;
Highland Avenue to Paulison Avenue;
Southeast on Paulison Avenue to River Road;
River Road to the Passaic River;
Follow the Passaic River east, north, then west to Short Street;
Short Street to E. Main Street;
E. Main Street to Hopper Street;
Hopper Street to Haledon Avenue;
Haledon Avenue to Burhans Avenue;
Burhans Avenue to West Broadway;
West Broadway to Grove Street; and
Grove Street to Preakness Avenue.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

1394	2	PARAGON	Underserved area	\$289,407,215.00	87,682	297,671
		TWP. OF WASHING, NJ				

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of Central Hudson County, New Jersey, identified by the following geographic boundaries

From the northeast point of the Central Hudson County, NJ Underserved Area, at the Hudson River follow the Bergen and Hudson county line to the North Bergen Township and Secaucus boundary;
North Bergen Township and Secaucus boundary to Secaucus Road;
Secaucus Road to J.F. Kennedy Boulevard;
J.F. Kennedy Boulevard to Leonard Street;
Leonard Street to Summit Avenue;
Summit Avenue to Irving Street;
Irving Street to J.F. Kennedy Boulevard;
J.F. Kennedy Boulevard to Paterson Street;
Paterson Street to Pierce Avenue;
Pierce Avenue to Bleecker Street;
Bleecker Street to Central Avenue;
Central Avenue to Charles Street;
Charles Street to Summit Avenue;
Summit Avenue to Lincoln Street;
Lincoln Street to J.F. Kennedy Boulevard;
J.F. Kennedy Boulevard to Manhattan Avenue;
Manhattan Avenue to Tonnelle Avenue;
Tonnelle Avenue to Csx RR & Norfolk Southern RR;
Csx RR & Norfolk Southern Ry to the Bergen and Hudson county line (Hackensack River);
Bergen and Hudson county line to Duncan Avenue;
Duncan Avenue to Mallory Avenue;
Mallory Avenue to Kensington Avenue;
Kensington Avenue to West Side Avenue;
West Side Avenue to Fairview Avenue;
Fairview Avenue to Fairmount Avenue;
Fairmount Avenue to Summit Avenue;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Summit Avenue to Cornelison Avenue;
Cornelison Avenue to Wayne Street;
Wayne Street to Mill Road;
Mill Road to Academy Street;
Academy Street to Baldwin Avenue;
Baldwin Avenue to High Street;
High Street to Csx RR & Norfolk Southern Ry;
Csx RR & Norfolk Southern Ry to Brunswick Street;
Brunswick Street to I-78;
I-78 to the Hudson River;
Hudson River to the New Jersey and New York state line;
New Jersey and New York state line to Hoboken and Jersey City boundary;
Hoboken and Jersey City boundary to Willow Avenue;
Willow Avenue to Observer Highway;
Observer Highway to Hudson Street;
Hudson Street to Hudson Place;
Hudson Place to Sinatra Drive;
Sinatra Drive to 1st Street;
1st Street to Bloomfield Street;
Bloomfield Street to 2nd Street;
2nd Street to Willow Avenue;
Willow Avenue to 9th Avenue;
9th Avenue to Park Avenue;
Park Avenue to 10th Street;
10th Street to Bloomfield Street;
Bloomfield Street to 14th Street;
14th Street to Park Avenue;
Park Avenue to Kennedy Boulevard E;
Kennedy Boulevard E to Willow Avenue;
Willow Avenue to I-495;
I-495 to J.F. Kennedy Boulevard E;
J.F. Kennedy Boulevard E to Weehawken Township and West New York boundary;
Weehawken Township and West New York boundary to the New Jersey and New York state line (Hudson River); and
New Jersey and New York state line (Hudson River) to the Bergen and Hudson county line.

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1394	2	PARAGON	Underserved area	\$289,407,215.00	87,682	299,533
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TWP. OF WASHING, NJ

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved portions of Central Essex County, New Jersey, identified by the following geographic boundaries

From the northeast point of the Central Essex County, NJ Underserved Area, at the intersection of Center Street and the Passaic River, east on Center Street to Park Place;
Park Place to Broad Street;
Broad Street to West Park Street;
West Park Street to Halsay Street;
Halsay Street to Warren Street;
Warren Street to Martin Luther King Boulevard;
Martin Luther King Boulevard to West Market Street;
West Market Street to Norfolk Street;
Norfolk Street to Jones Street;
Jones Street to Irvine Turner Boulevard;
Irvine Turner Boulevard to 18th Avenue;
18th Avenue to Bergen Street;
Bergen Street to Renner Avenue;
Renner Avenue to Elizabeth Avenue;
Elizabeth Avenue to the Essex and Union county line;
Follow the county line to Fabyan Place (Newark and Irvington municipalities' boundary);
Fabyan Place (Newark and Irvington municipalities' boundary) to Lyon Avenue;
Lyon Avenue to Union Avenue;
Union Avenue to Nye Avenue;
Nye Avenue to Lincoln Place;
Lincoln Place to Springfield Avenue;
Springfield Avenue to Stuyvesant Avenue;
Stuyvesant Avenue to Chancellor Avenue;
Chancellor Avenue to Irvington and Maplewood municipalities' boundary;
Irvington and Maplewood municipalities' boundary to Newark and Maplewood municipalities' boundary;
Newark and Maplewood municipalities' boundary to Irvington Avenue;

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Irvington Avenue to South Orange and Newark municipalities' boundary;
South Orange and Newark municipalities boundary to Centre Street;
Centre Street to South Orange Avenue;
South Orange Avenue to Grove Road;
Grove Road to Ralston Avenue;
Ralston Avenue to Vase Avenue;
Vase Avenue to Mead Street;
Mead Street to N Ridgewood Road;
N Ridgewood Road to Montrose Avenue;
Montrose Avenue to Hillside Terrace;
Hillside Terrace to City of Orange Township and Orange municipalities boundary;
City of Orange Township and Orange municipalities boundary to S Valley Road (Orange and West Orange municipalities boundary);
Orange and West Orange municipalities' boundary to White Street;
White Street to Main Street;
Main Street to Park Avenue;
Park Avenue to Edgehill Avenue;
Edgehill Avenue to Honeysuckle Avenue;
Honeysuckle Avenue to Glen Avenue;
Glen Avenue to Llewellyn Avenue;
Llewellyn Avenue to Franklin Avenue;
Franklin Avenue to Chestnut Street;
Chestnut Street to Watchung Avenue;
Watchung Avenue to Montclair and Orange municipalities' boundary;
Montclair and Orange municipalities' boundary to Glen Ridge and Orange municipalities' boundary;
Glen Ridge and Orange municipalities' boundary to Bloomfield and Orange municipalities' boundary;
Bloomfield and Orange municipalities' boundary to Bloomfield and Newark municipalities' boundary;
Bloomfield and Newark municipalities' boundary to Bloomfield Avenue;
Bloomfield Avenue to Broadway;
Broadway to Clay Street;
Clay Street to Passaic River (Essex and Hudson county line); and
Passaic River to Center Street.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

Multiple Common Bond Expansion

12291	3	GEORGIA POWER VALDOSTA VALDOSTA, GA	Occupational	\$11,794,605.00	3,500	500
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FIELD OF MEMBERSHIP: Employees of Lowndes County Board of Commissioners who work in or are paid from Valdosta, GA.

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Associational	\$2,997,612,459.00	877,905	523
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FIELD OF MEMBERSHIP: Voting members of the Lutz Elementary Parent Teacher Association located in Lutz, Florida, who qualify for membership in accordance with its charter and bylaws in effect on November 16, 1999;

12808	3	NORTHEAST ARKANSAS BLYTHEVILLE, AR	Occupational	\$64,572,959.00	25,338	600
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FIELD OF MEMBERSHIP: Employees of Arkansas Methodist Medical Center who work in Paragould, Arkansas.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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9788	3	EGLIN FT. WALTON BEAC, FL	Associational	\$699,833,557.00	110,000	743
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FIELD OF MEMBERSHIP: Employees and voting members of the American Veterans Post 78 in Valparaiso, Florida, who qualify for membership in accordance with its charter and bylaws in effect on May 1, 1999;

5561	3	KEESLER BILOXI, MS	Occupational	\$668,707,478.00	300,000	875
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FIELD OF MEMBERSHIP: Employees and officials of Harrison County Personnel Department who are paid from Gulfport, Mississippi;

10880	3	PINELLAS LARGO, FL	Associational	\$46,602,666.00	19,000	992
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FIELD OF MEMBERSHIP: Employees and members of the Pinellas County Farm Bureau in Clearwater, Florida, who qualify for membership in accordance with its charter and bylaws in effect on June 6, 2002;

23042	3	SUNCOAST SCHOOLS TAMPA, FL	Occupational	\$2,997,612,459.00	877,905	3,311
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FIELD OF MEMBERSHIP: Employees of Sunwest Professional Employers who are headquartered in Tampa, Florida,;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

24063	3	FOUNDERS LANCASTER, SC	Associational	\$813,603,676.00	192,728	5,690
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FIELD OF MEMBERSHIP: Employees and members of the Palmetto State Teachers Association located in Columbia , South Carolina who qualify for membership in accordance with their charter and bylaws in effect on December 13, 1976.

Community Conversion

4400	3	GREENVILLE HERITAGE GREENVILLE, SC	Community	\$20,239,238.00	8,086	379,616
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Greenville County, South Carolina;

24665	3	FAMILY SAVINGS GADSDEN, AL	Community	\$164,179,677.00	60,000	511,142
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and business and other legal entities located in Bartow, Catoosa, Chattooga, Dade, Floyd, Gordon, Haralson, Paulding, Polk, and Walker Counties, Georgia known as the Coosa Valley Region(CVR)

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

13534	3	OKALOOSA COUNTY TEACHERS CRESTVIEW, FL	Underserved area	\$27,845,445.00	9,000	2,385
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Okaloosa County, Florida an underserved community as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/19/02)

Prescribed community: The part of Okaloosa County, Florida bounded by the following:

Begin at the intersection of Hollywood Boulevard and Wright Parkway in Ft Walton Beach, FL, the point of beginning. Continue west on Hollywood Boulevard until its intersection with Jonquil Avenue. Continue north on Jonquil Avenue until its intersection with Sullivan Street. Continue west on Sullivan Street. until its intersection with Mary Esther Cut-Off. Continue northeast on Mary Esther Cut-Off until its intersection with Wright Parkway. Continue south on Wright Parkway until its intersection with Hollywood Boulevard, the point of beginning.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

13534	3	OKALOOSA COUNTY TEACHERS CRESTVIEW, FL	Underserved area	\$27,845,445.00	9,000	2,933
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Okaloosa County, Florida an underserved community as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/19/02)

Prescribed community: The part of Okaloosa County, Florida bounded by the following:

Begin at the intersection of Beal Parkway and Racetrack Road in Ft. Walton Beach, Florida, the point of beginning. Continue south on Beal Parkway until the intersection of Cinco Bayou. Continue east along the shoreline of Cinco Bayou until its change into Choctawhatchee Bay. Continue north along the shoreline of Choctawhatchee Bay until it changes into Garnier's Bayou. Continue west along the shoreline of Garnier's Bayou until it intersects with Mooney Road. Continue south on Mooney Road until it intersects with Racetrack Rd. Continue west on Racetrack Road until its intersection with Beal Parkway, the point of beginning.

19448	3	U. T. KNOXVILLE, TN	Underserved area	\$93,547,110.00	25,000	3,831
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FIELD OF MEMBERSHIP: A census tract in Weakley County - 968600

13534	3	OKALOOSA COUNTY TEACHERS CRESTVIEW, FL	Underserved area	\$27,845,445.00	9,000	11,887
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in and businesses and other legal entities located in Census Tract #220,#221,#223, Fort Walton Beach, Florida, an underserved area in our county as defined in Chapter 3, Section III and in accordance with Chapter 2 Section IV of the NCUA Chartering and FOM Manual.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

8659	3	CSRA AUGUSTA, GA	Underserved area	\$40,857,845.00	31,548	22,243
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Burke County, Georgia an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/18/02)

13534	3	OKALOOSA COUNTY TEACHERS CRESTVIEW, FL	Underserved area	\$27,845,445.00	9,000	50,157
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Okaloosa County, Florida an underserved community as defined in Chapter 2, Section V of the NCUA Chartering and FOM Manual; (App. 6/19/02)

Prescribed community: The part of Okaloosa County, Florida bounded by the following:

Begin at the northwest corner of Okaloosa County, Florida, the point of beginning. Continue east along the northern county line (which coincides with the Florida-Alabama state line) boundary until reaching the northeast corner of Okaloosa County, Florida. Thence south along the county line boundary until meeting the Eglin AFB Reservation southeastern boundary. Thence west along this boundary until reaching the northern shore of Piquito Bayou. Continue south and west along the shoreline of Piquito Bayou until it becomes Garnier's bayou; thence continue north along that shore line until again reaching the Eglin AFB Reservation boundary. Thence west and south along this boundary until reaching the shoreline of Santa Rosa Sound. Continue west along this shoreline until reaching the west boundary of Okaloosa County, Florida. Thence north along the county line boundary until reaching the northwest corner of Okaloosa County, FL, the point of beginning.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

1726	3	BATON ROUGE TELCO BATON ROUGE, LA	Underserved area	\$60,943,728.00	15,483	85,709
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tangipahoa Parish, Louisiana, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual

Multiple Common Bond Expansion

10827	4	INDIANA UNIVERSITY EMPLOYEES BLOOMINGTON, IN	Occupational	\$404,356,223.00	236,920	550
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FIELD OF MEMBERSHIP: Employees of Harman/Becker who work in Martinsville, IN.

16431	4	USA TROY, MI	Occupational	\$504,885,532.00	158,343	800
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FIELD OF MEMBERSHIP: Employees of WEBASTO ROOF SYSTEMS, INC. who work in, or are paid or supervised from ROCHESTER HILLS, MI.

8667	4	CP JACKSON, MI	Occupational	\$206,826,506.00	64,243	1,450
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FIELD OF MEMBERSHIP: Employees of and students attending BAKER COLLEGE in JACKSON, MI. and Baker College

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

23279	4	MICHIGAN STATE UNIVERSITY EAST LANSING, MI	Associational	\$738,004,303.00	150,000	1,500
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FIELD OF MEMBERSHIP: Voting members of the MICHIGAN STATE UNIVERSITY-DETROIT COLLEGE OF LAW NATIONAL ALUMNI ASSOCIATION in EAST LANSING, MI, who qualify for membership in accordance with its charter and bylaws in effect on May 23, 2001.

1364	4	U S #1364 MERRILLVILLE, IN	Occupational	\$55,677,138.00	16,546	1,800
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FIELD OF MEMBERSHIP: Employees of Porter Memorial Health System who work in Portage, Valparaiso, Demotte, Hebron, and Chesterton, Indiana.

Community Conversion

21606	4	MORROW COUNTY MT GILEAD, OH	Community	\$2,780,944.00	2,000	31,628
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Morrow County, Ohio.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, June 30, 2002

8418	4	STRIP STEEL COMMUNITY WEIRTON, WV	Community	\$25,316,769.00	4,500	132,008
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities in Jefferson County, Ohio and Brooke and Hancock Counties in West Virginia.

11273	4	STERLING UNITED EVANSVILLE, IN	Community	\$27,322,896.00	10,000	171,922
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities in Vanderburgh County, Indiana.

Underserved

9097	4	ST. ANTHONYS POVERELLO CLARKSVILLE, IN	Underserved area	\$27,564,653.00	8,000	5,118
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FIELD OF MEMBERSHIP: Census tract 0601.00, encompassing all of Blue River and Morgan Townships in Harrison County, IN

9097	4	ST. ANTHONYS POVERELLO CLARKSVILLE, IN	Underserved area	\$27,564,653.00	8,000	8,239
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FIELD OF MEMBERSHIP: Census tracts 0603.00 and 0604.00, encompassing all of Harrison Township.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, June 30, 2002

9097	4	ST. ANTHONYS POVERELLO CLARKSVILLE, IN	Underserved area	\$27,564,653.00	8,000	9,950
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FIELD OF MEMBERSHIP: One of two underserved areas: Census tracts 0509.01 and 0509.02

9097	4	ST. ANTHONYS POVERELLO CLARKSVILLE, IN	Underserved area	\$27,564,653.00	8,000	20,109
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FIELD OF MEMBERSHIP: Census tracts 0501.00, 0502.00, 0503.03, 0503.05, 0503.06, 0504.01 and 0505.04

9097	4	ST. ANTHONYS POVERELLO CLARKSVILLE, IN	Underserved area	\$27,564,653.00	8,000	23,551
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FIELD OF MEMBERSHIP: Census tracts 0702.00, 0703.01, 0703.02, 0704.00, 0705.00, 0707.00, 0708.01 and 0709.02

5743	4	CENTRAL MICHIGAN COMMUNITY CLARE, MI	Underserved area	\$47,257,826.00	79,681	63,351
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities in the underserved area comprised of Isabella County, Michigan.

Multiple Common Bond Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, June 30, 2002

8111	5	RANDOLPH-BROOKS UNIVERSAL CITY, TX		\$1,691,692,406.00	369,300	700
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FIELD OF MEMBERSHIP: Employees of Vizza Wash, Inc., dba The Wash Tub who work in or are paid from San Antonio, Texas.

1367	5	UNIVERSITY AUSTIN, TX	Occupational	\$491,692,748.00	150,000	720
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FIELD OF MEMBERSHIP: Employees of Michael Angelo's Gourmet Food who work in Austin, TX.

2285	5	ADVANCIAL DALLAS, TX	Occupational	\$459,224,525.00	72,000	1,280
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FIELD OF MEMBERSHIP: Employees of BMC West - South Central Division who are supervised or paid from Coppell, Texas.

12015	5	CICOST SHERMAN, TX	Occupational	\$14,094,828.00	5,000	1,400
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FIELD OF MEMBERSHIP: Employees of Texoma Healthcare System who work in, or are paid or supervised from Denison, TX.

2285	5	ADVANCIAL DALLAS, TX	Occupational	\$459,224,525.00	72,000	7,832
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FIELD OF MEMBERSHIP: Employees of Dave & Buster's, Inc. who work in, or are paid or supervised from Dallas, TX.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

Underserved

16822	5	SOUTHWEST IBM EMPLOYEES IRVING, TX	Underserved area	\$139,286,703.00	30,000	5,011
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities in the following underserved area in Irving, Texas: Beginning at a point on W. John Carpenter Freeway (Highway 114) and proceeding in a southwesterly direction on W. John Carpenter Freeway 2.75 miles to an imaginary point approximately .1 mile east of the intersection with Love Drive, heading south .1 mile to an imaginary point, heading west on W. Walnut Hill Lane to North Belt Line Road, heading south on North Belt Line Road to West Northgate Drive, heading west .2 miles on West Northgate Drive to an imaginary point, heading north on an imaginary line to West Walnut Hill Lane, heading east on West Walnut Hill Lane to North Belt Line Road, heading north on North Belt Line Road to the beginning point.

8715	5	1ST COMMUNITY SAN ANGELO, TX	Underserved area	\$85,537,587.00	159,707	16,809
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved area of Pecos County, TX.

11377	5	SWEETWATER TEACHERS SWEETWATER, TX	Underserved area	\$7,482,626.00	1,075	20,146
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in the underserved area of Nolan and Fisher Counties, Texas.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

577	5	MEMBER PREFERRED SAGINAW, TX	Underserved area	\$2,749,785.00	1,000	22,772
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities in the underserved in Fort Worth, Texas within the following boundaries: Western Center Boulevard west from Beach Street to State Highway 156, north on Highway 156 to Bailey Boswell Road, Bailey Boswell Road west to US Highway 287 (Business Route), southeast on Highway 287 to East Industrial Road, follow East Industrial Road east to railroad tracks, then southeast along railroad tracks to US Interstate 820, southwest on Interstate 820 to County Road 4107, south on CR 4107 to Angle Avenue, follow Angle Avenue southeast to Loving Avenue, south on Loving Avenue to Lorraine Street, east on Lorraine Street to Market Avenue, south on Market Avenue to NW 25th Street, then east to Clinton Avenue, south on Clinton Avenue to NW 23rd Street, NW 23rd Street east becoming NE 23rd Street to Samuels Avenue, south on Samuels Avenue to the Trinity River, follow the river east passed East Northside Drive to the railroad tracks, follow the tracks northeast to State Highway 183, east on Highway 183 to North Sylvania Avenue, north on North Sylvania Avenue back to the railroad tracks, northeast along railroad tracks to North Beach Street, then north back to Western Center Boulevard

15117	5	KINGSVILLE AREA EDUCATORS KINGSVILLE, TX	Underserved area	\$12,521,246.00	6,000	31,549
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within the underserved area of Kleberg County, TX

Single Common Bond Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

13158	6	HAWAII NATIONAL GUARD HONOLULU, HI	Occupational	\$6,893,795.00	3,400	1,100
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FIELD OF MEMBERSHIP: Civilian employees, military personnel, and members of the Hawaii National Guard who work in the islands of Hawaii, Maui, Molokai, and Kauai, HI.

Multiple Common Bond Expansion

5913	6	ALASKA USA ANCHORAGE, AK	Associational	\$1,974,628,293.00	500,000	627
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FIELD OF MEMBERSHIP: Voting members of the Kodiak Regional Aquaculture Association, Inc. in Kodiak, AK, who qualify for membership in accordance with its charter and bylaws in effect on April 29, 1983; employees of Kodiak Regional Aquaculture Association, Inc. who work in Kodiak, AK.

5912	6	DENALI ALASKAN ANCHORAGE, AK	Associational	\$229,846,905.00	80,000	755
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FIELD OF MEMBERSHIP: Voting members of the Spenard Post 28, The American Legion, Department of Alaska in Anchorage, AK, who qualify for membership in accordance with its charter and bylaws in effect on March 20, 2000; employees of Spenard Post 28, The American Legion, Department of Alaska who work in Anchorage, AK;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, June 30, 2002

1074	6	FARMERS INSURANCE GROUP LOS ANGELES, CA	Occupational	\$446,568,880.00	60,000	900
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FIELD OF MEMBERSHIP: Employees of Universal Underwriters Group who work in Overland Park, KS.

3804	6	KERN SCHOOLS BAKERSFIELD, CA	Associational	\$924,480,233.00	166,033	1,202
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FIELD OF MEMBERSHIP: Voting members of the California State University, Bakersfield Alumni Association in Bakersfield, CA, who qualify for membership in accordance with its charter and bylaws in effect on June 6, 2002; employees of California State University, Bakersfield Alumni Association who work in Bakersfield, California;

16030	6	CHAFFEY ONTARIO, CA	Occupational	\$45,083,509.00	30,000	1,900
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FIELD OF MEMBERSHIP: The Board of Trustees, faculty, staff, students, and faculty and staff working regularly under contract for the Western University of Health Sciences in Pomona, California; Western University of Health Sciences.

1040	6	CAPITAL EDUCATORS BOISE, ID	Occupational	\$117,607,855.00	35,000	3,562
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FIELD OF MEMBERSHIP: Students attending the public elementary, middle, and junior high schools supervised by the Superintendent of the Mountain Home School District 193 in Mountain Home, ID.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

6248	6	FAA FIRST LOS ANGELES, CA	Associational	\$218,071,915.00	134,844	4,214
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FIELD OF MEMBERSHIP: Voting members of the Professional Airways Systems Specialists (PASS) in Washington, DC, who qualify for membership in accordance with its charter and bylaws in effect on October 2001; employees of the Professional Airways Systems Specialists (PASS) who work in Washington, DC.

1040	6	CAPITAL EDUCATORS BOISE, ID	Occupational	\$117,607,855.00	35,000	17,114
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FIELD OF MEMBERSHIP: Students attending the public elementary and middle schools supervised by the Superintendent of the Joint School District No. 2 in Meridian, ID.

1040	6	CAPITAL EDUCATORS BOISE, ID	Occupational	\$117,607,855.00	35,000	20,314
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FIELD OF MEMBERSHIP: Students attending the public elementary and junior high schools supervised by the Superintendent of the Independent School District of Boise City in Boise, ID.

Community Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

12840	6	GRANTSVILLE GRANTSVILLE, UT	Community	\$3,318,622.00	8,000	40,735
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Tooele County, Utah (Formerly, Tooele County, Utah, Election Precinct No. 2 (Grantsville), Election Precinct No. 3 (Lake Point), Election Precinct No. 4 (Erda), St. Johns District and Clover District of the Onaqui Precinct, and Election Precinct No. 14 (Delle)).

Community Conversion

8113	6	GAPAC EMPLOYEES BELLINGHAM, WA	Community	\$34,626,419.00	9,750	166,814
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Whatcom County, Washington.

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Sunday, June 30, 2002

20068	6	XEROX EL SEGUNDO, CA	Underserved area	\$571,409,294.00	95,000	2,285
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community located in Carrollton and Farmers Branch, Texas: The area bounded by the intersection of the Missouri-Kansas-Texas Rail Road Tracks and W Northwest Highway, go southwest on the W Northwest Highway to Storey Lane, continue southwest on Storey Lane to the Trinity River’s Elm Fork, go north along the Trinity River’s Elm Fork to the Denton / Dallas County Line, go east on the Denton / Dallas County Line to Interstate 35E, go south on Interstate 35E to Valwood Parkway, to east on Valwood Parkway to the Missouri-Kansas-Texas Rail Road Tracks, go south on the Missouri-Kansas-Texas Rail Road Tracks to its intersection with the W Northwest Highway.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

3972	6	WESTERN VISTA CHEYENNE, WY	Underserved area	\$54,451,426.00	23,890	27,936
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:
 Prescribed underserved community: Census Tracts 000100, 000200, 000400, 000700, 000800, 001000, 001100, bounded by the intersection of Interstate 25 at Central Avenue; proceeding west on Central Avenue to the intersection of Roundtop Road; proceeding south on Roundtop Road to the intersection of Military Road; proceeding east on Military Road to the intersection of Old Happy Jack Road; proceeding east on Old Happy Jack Road to the intersection of Interstate-25; proceeding south on Interstate 25 to the intersection of Interstate 80; proceeding east on Interstate 80 to the intersection of Walterscheid; proceeding south on Walterscheid to the intersection of West College Drive; proceeding west on West College Drive to the intersection of Parsley; proceeding south on Parsley to the intersection of Terry Ranch Road; proceeding east on Terry Ranch Road to the intersection of South Greeley Highway; proceeding north on South Greeley Highway to the intersection of East College Drive; proceeding east on East College Drive to the point where East College Drive turns north; proceeding east from this point and on an imaginary line to the terminus of Road 128A; proceeding north on Road 128A to the intersection of South Industrial; proceeding west from the intersection of South Industrial and Road 128A, on an imaginary line, to the terminus of Cleveland; proceeding north on Cleveland to the intersection of Campstool Road; proceeding west on Campstool Road to the intersection of Logan; proceeding north on Logan to the intersection of East Pershing; proceeding east on East Pershing to the intersection of Converse; proceeding north on Converse to the intersection of Del Range and the northern boundary of the Cheyenne Municipal Airport; proceeding west and south along the Cheyenne Municipal Airport boundary to the intersection of Dell Range Boulevard; proceeding west on Del Range Boulevard to the intersection of Yellowstone; proceeding south on Yellowstone to the intersection of Central; proceeding south on Central to the intersection of East 8th Avenue; proceeding east on East 8th Avenue to the intersection of Evans; proceeding south on Evans to the intersection of Pershing Boulevard; proceeding west on Pershing Boulevard to the intersection of Interstate 25; proceeding north on Interstate 25 to the intersection of the State Highway Department Facility boundary, proceeding west and north around the State Highway Department Facility boundary to the intersection of Central Avenue and Interstate 25.

5892	6	ALASKA STATE EMPLOYEES JUNEAU, AK	Underserved area	\$72,383,003.00	40,000	30,711
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the Juneau Borough, Alaska; the Juneau Borough, Alaska meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

3972	6	WESTERN VISTA CHEYENNE, WY	Underserved area	\$54,451,426.00	23,890	32,385
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act:
Prescribed underserved community: Census Tracts 001301, 001302, 001402, 001200, 001100, 000800, 000700, 000600, 000400 00300 000200, and 000100; bounded by the intersection of the northern and western boundary of the Natrona County line; proceeding south then east on the county line to the intersection of the Pathfinder Reservoir; proceeding north on the Pathfinder Reservoir to the northern terminus of the Alcova Reservoir; proceeding straight north on an imaginary line from the northern terminus of the Alcova Reservoir, past Highway 20, to the railroad tracts; proceeding east on the railroad tracts to the intersection of Zero Road; proceeding west on Zero Road to the intersection of Robertson Road; proceeding south on Robertson Road to the North Platte River; proceeding east along the north bank of the North Platte River, and on an imaginary line, to the intersection of CY Avenue and Wyoming Boulevard; proceeding east on CY Boulevard to the intersection of Poplar Street; proceeding south on Poplar Street to the intersection of College Drive; proceeding east on College Drive to the intersection of Casper Mountain Road; proceeding south on Casper Mountain Road to the intersection of Wyoming Boulevard; proceeding east on Wyoming Boulevard to the intersection of Casper Country Club Road; proceeding west on Casper Country Club Road and on an imaginary line to the terminus of 24th Street; proceeding north on 24th Street, and on an imaginary line, to Beverly Drive; proceeding north on Beverly Drive to the intersection of 12th Street; proceeding east on 12th Street to the intersection of Forest Drive; proceeding north on Forest Drive to the railroad tracts; proceeding west on the railroad tracts to the intersection of Western Avenue; proceeding north on Western Avenue, and on an imaginary line, to the intersection of the railroad tracts; proceeding west on the railroad tracts to the intersection of Angus Street; proceeding north on Angus Street to the intersection of Longhorn Street; proceeding west on Longhorn Street to the intersection of Hereford Lane; proceeding south on Hereford Lane to the intersection of the railroad tracts; proceeding west on the railroad tracts to the intersection of Bryan Stock Trail; proceeding north on Bryan Stock Trail to the south bank of North Platte River; proceeding west along the North Platte River to the intersection of Interstate-25; proceeding north on Interstate-25 to the intersection of Highway 259; proceeding north on Highway 259 to the Natrona County line; proceeding west on the Natrona County line to the northwestern boundary of the Natrona County line.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

20068	6	XEROX EL SEGUNDO, CA	Underserved area	\$571,409,294.00	95,000	35,864
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community; the following prescribed underserved community meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act;

Prescribed underserved community located in St. Petersburg, Florida: The area bounded by the intersection of Ulmerton Road and U.S. Route 19, go east on Ulmerton Road to Roosevelt Boulevard, go southeast on Roosevelt Boulevard to 28th Street North, go south on 28th Street North to Gandy Boulevard North, go northeast on Gandy Boulevard North to Interstate 275, go south on Interstate 275 to a point parallel the intersection of 17th Way North and 77th Avenue North, go east at the point along an imaginary line to the intersection of 17th Way North and 77th Avenue North, go east at the intersection of 17th Way North and 77th Avenue North on 77th Avenue North to Martin Luther King Street North, go north on Martin Luther King Street North to Gandy Boulevard North, go east on Gandy Boulevard North to the Pinellas / Hillsborough County line, go south along the Pinellas / Hillsborough County line to a point parallel to the Grande Bayou, go west along an imaginary line to the Grande Bayou, go northwest through the Grande Bayou to Canal No. 12, go west through Canal No. 12 to 4th Street North, go south on 4th Street North to 54th Avenue North, go west on 54th Avenue North to Interstate 275, go south on Interstate 275 to 40th Avenue North, go west on 40th Avenue North and then an imaginary line to U.S. Route 19, go north on U.S. Route 19 to its intersection with Ulmerton Road.

9436	6	O.S.U. CORVALLIS, OR	Underserved area	\$269,377,582.00	108,060	44,479
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Lincoln County, Oregon; Lincoln County, Oregon meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	9	44
Number of Expansions Denied	0	7
Number of Expansions Deferred	3	7
Number of FCUs Receiving Expansions	7	22
Number of Potential Members Added	7673	176562

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	946	6146
Number of Expansions Denied	10	23
Number of Expansions Deferred	43	332
Number of FCUs Receiving Expansions	373	935
Number of Potential Members Added	181671	951079

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	2	9
Number of Expansions Denied	0	1
Number of Expansions Deferred	2	15
Number of FCUs Receiving Expansions	2	9
Number of Potential Members Added	185654	1981814

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

<u>Community Conversions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	7	40
Number of Expansions Denied	2	3
Number of Expansions Deferred	10	50
Number of FCUs Receiving Expansions	7	40
Number of Potential Members Added	1655430	10463524

<u>Underserved</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	33	197
Number of Expansions Denied	3	14
Number of Expansions Deferred	39	126
Number of FCUs Receiving Expansions	19	122
Number of Potential Members Added	2152914	9187980

<u>Housekeeping</u>	<u>Current</u>	<u>YTD</u>
Number of Housekeeping Approved	801	1701
Number of Housekeeping Denied	0	0
Number of Housekeeping Deferred	18	84
Number of FCUs Receiving Housekeeping	46	172

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
731	1	DOT POUGHKEEPSIE, NY	\$37,322,226.00	20644	HUDSON VALLEY POSTAL POUGHKEEPSIE, NY	\$3,082,944.00	INABILITY TO OBTAIN OFFICIALS

Continuing Field of

EMPLOYEES OF THE NEW YORK STATE DEPARTMENT OF TRANSPORTATION, REGION 8, WHO WORK IN OR ARE PAID FROM POUGHKEEPSIE, NEW YORK; AND MANY OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS.

Merging Field of Membership:

EMPLOYEES OF THE UNITED STATES POSTAL SERVICE WHO WORK AT POSTAL FACILITIES WITHIN THE POUGHKEEPSIE MANAGEMENT SECTIONAL CENTER IN DUTCHESS, ORANGE, ULSTER, SULLIVAN, COLUMBIA, OR GREENE COUNTIES, NEW YORK, AND TWO OTHER US GOVERNMENT EMPLOYEE GROUPS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

7184	2	LIBERTY SAVINGS	\$38,975,570.00	13400	A.P.A.	\$2,592,559.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		JERSEY CITY, NJ			NORTH BERGEN, NJ		

Continuing Field of SEVERAL EMPLOYEES AND MEMBERS GROUPS IN NEW JERSEY.

Merging Field of Membership: EMPLOYEES OF THE A.P.A. TRANSPORT COMPANY

1407	2	HEW	\$111,735,077.00	18043	COLUMBIA HOSPITAL FOR WOMEN EMPLOYE	\$1,093,066.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		WASHINGTON, DC			WASHINGTON, DC		

Continuing Field of MULTIPLE COMMON BOND SERVING EMPLOYEES OF NUMEROUS OCCUPATIONAL AND ASSOCIATIONAL GROUPS.

Merging Field of Membership: EMPLOYEES FOR THE COLUMBIA HOSPITAL FOR WOMEN LOCATED IN WASHINGTON, D.C.

62474	2	WAYNESBORO DUPONT EMPLOYEES	\$358,102,157.00	23207	COMMUNITY ADVANTAGE	\$2,508,667.00	POOR FINANCIAL CONDITION
		WAYNESBORO, VA			VERONA, VA		

Continuing Field of MULTIPLE COMMON BOND SCU

Merging Field of Membership: PERSONS WHO LIVE, WORK, WORSHIP OR ATTEND SCHOOL IN AUGUSTA COUNTY, VA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

20921	2	MERHO	\$23,587,198.00	2608	PRR CONEMAUGH	\$304,485.00	INABILITY TO OBTAIN OFFICIALS
		15905, PA			JOHNSTOWN, PA		

Continuing Field of EMPLOYEES OF NUMEROUS OCCUPATIONAL GROUPS AND VOLUNTEERS OF ASSOCIATIONAL GROUPS.

Merging Field of Membership: EMPLOYEES OF THE CONSOLIDATED RAIL CORPORATION (CONRAIL) AND THE NATIONAL RAILROAD PASSENGER CORPORATION (AMTRAK) WHO RESIDE IN THE AREA OF PENNSYLVANIA.

5160	2	ROHM & HAAS EMP	\$21,557,329.00	65374	ROHM AND HAAS DEL-VAL	\$12,289,467.00	EXPANDED SERVICES
		PHILADELPHIA, PA			SPRING HOUSE, PA		

Continuing Field of EMPLOYEES OF ROHM & HAAS AND WHOLLY-OWNED SUBSIDIARIES

Merging Field of Membership: EMPLOYEES OF ROHM & HAAS AND WHOLLY-OWNED SUBSIDIARIES

9776	2	N.F.G. #2	\$16,088,012.00	9669	WARREN STATE HOSPITAL EMP	\$421,375.00	POOR MANAGEMENT
		WARREN, PA			NORTH WARREN, PA		T

Continuing Field of MCB: +30 OCCUPATIONAL AND ASSOCIATIONAL GROUPS.

Merging Field of Membership: SCB: WARREN STATE HOSPITAL EMPLOYEES

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

62484	3	SERVICE ONE	\$62,495,165.00	14321	B G FEDERAL EMPLOYEES	\$1,872,146.00	INABILITY TO OBTAIN OFFICIALS
		BOWLING GREEN, KY			BOWLING GREEN, KY		

Continuing Field of THE ORIGINAL FOM OF THIS FISCUS WAS LIMITED TO EMPLOYEES OF WESTERN KENTUCKY UNIVERSITY IN BOWLING GREEN, KENTUCKY. ITS CURRENT FOM INCLUDES 24 OTHER GROUPS IN KENTUCKY.

Merging Field of Membership: EMPLOYEES OF THE U.S. GOVERNMENT WHO WORK IN ALLEN BARREN, CHRISTIAN, EDMONDSON, LOGAN, METCALFE, MONROE, SIMPSON, TODD, TRIG, OR WARREN COUNTIES, KENTUCKY (EXCEPT THOSE WHO ARE ELIGIBLE FOR MEMBERSHIP IN THE FORT CAMPBELL FEDERAL CREDIT UNION)

6951	3	SAVANNAH SEABOARD	\$4,502,017.00	15336	COASTAL GEORGIA	\$1,538,912.00	EXPANDED SERVICES
		SAVANNAH, GA			SAVANNAH, GA		

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN, AND BUSINESSES AND OTHER LEGAL ENTITIES LOCATED IN CHATHAM COUNTY, GEORGIA.

Merging Field of Membership: EMPLOYEES OF KERR-MCGEE CORP (FORMERLY AMERICAN CYANIMID COMPANY) AND INTERNATIONAL ASSOCIATION OF MACHINISTS, LOCAL 650, WHO WORK IN SAVANNAH, GEORGIA.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

9164	3	CARTER	\$83,526,178.00	15746	DESOTO PARISH TEACHERS	\$503,067.00	EXPANDED SERVICES
		SPRINGHILL, LA			MANSFIELD, LA		

Continuing Field of EMPLOYEES OF INTERNATIONAL PAPER COMPANY AND ITS WHOLLY-OWNED SUBSIDIARIES WHO WORKED IN OR HAD HEADQUARTERS IN SPRINGHILL, LOUISIANA. THE CURRENT FOM ALSO INCLUDES OVER 150 OTHER GROUPS.

Merging Field of Membership: EMPLOYEES OF PUBLIC SCHOOLS WHO WORK IN THE DESOTO PARISH, LOUISIANA.

19659	3	IBM SOUTHEAST EMPLOYEES	\$515,873,668.00	67656	SOUTHEAST FLORIDA	\$13,933,891.00	EXPANDED SERVICES
		BOCA RATON, FL			FT LAUDERDALE, FL		

Continuing Field of EMPLOYEES OF INTERNATIONAL BUSINESS MACHINES CORPORATION AND ROLM CORPORATION, INC., WHO WORK IN AND WHOSE PRINCIPAL ASSIGNMENT IS IN THE STATES OF FLORIDA, ALABAMA, MISSISSIPPI, GEORGIAN, THE TERRITORY OF PUERTO RICO, OR THE UNITED STATES VIRGIN ISLANDS

Merging Field of Membership: ORIGINALLY CHARTERED TO SERVE THE OWNERS, DIRECTORS, OR EMPLOYEES OF EITHER THE MANUFACTURING OR SERVICE INDUSTRIES LOCATED IN THE MIAMI DADE, BROWARD OR PALM BEACH COUNTIES.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

19901	3	MED COM DECATUR, GA	\$18,915,189.00	22147	WEST GEORGIA DOUGLASVILLE, GA	\$4,567,278.00	EXPANDED SERVICES
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Continuing Field of THE CCU WAS ORIGINALLY CHARTERED TO SERVE THE EMPLOYEES OF DEKALB GENERAL HOSPITAL. THE CCU CURRENTLY SERVES 21 GROUPS, WHICH ARE MOSTLY RELATED TO THE MEDICAL FIELD.

Merging Field of Membership: EMPLOYEES OF THE DOUGLAS COUNTY BOARD OF EDUCATION AND EMPLOYEES OF THE PAULDING COUNTY BOARD OF EDUCATION.

66448	4	EDUCATORS RACINE, WI	\$508,730,712.00	66394	COLUMBIA ST. MARY'S MILWAUKEE, WI	\$1,703,881.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of PUBLIC AND PRIVATE SCHOOL EMPLOYEES, ALL GOVERNMENT EMPLOYEES, AND ALL HEALTH CARE PROVIDERS IN KENOSHA, MILWAUKEE, OZAUKEE, RACINE, WALWORTH, WASHINGTON, AND WAUKESHA COUNTIES PLUS VARIOUS GROUPS.

Merging Field of Membership: EMPLOYEES, VOLUNTEERS, PHYSICIANS AND CONTRACTORS OF ST. MARY'S HOSPITAL.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

66798	4	NIAGARA AREA	\$47,323,050.00	66489	FIRST COMMUNITY CREDIT UNION OF MAR	\$7,866,188.00	POOR FINANCIAL CONDITION
		NIAGARA, WI			MARINETTE, WI		

Continuing Field of PERSONS RESIDING OR EMPLOYED IN THE VILLAGE OF NIAGARA, TOWNSHIPS OF NIAGARA, PEMBINE, AMBERG, ATHELSTANE, BEECHER, DUNBAR, GOODMAN, SILVER CLIFF, AND WAUSAUKEE IN MARINETTE COUNTY, THE COUNTY OF FLORENCE, AND BREITUNG AN NORWAY TOWNSHIPS IN DICKINSON CO.

Merging Field of Membership: PERSONS RESIDING OR EMPLOYED IN THE CITY OF MARINETTE, TOWNSHIPS OF GROVER, PESHTIGO, PORTERFIELD, POUND, AND WAUSAUKEE AND THE VILLAGE OF CRIVITZ.

66448	4	EDUCATORS	\$508,761,171.00	66767	KENOSHA CATHOLIC COMMUNITY	\$1,570,319.00	INABILITY TO OBTAIN OFFICIALS
		RACINE, WI			KENOSHA, WI		

Continuing Field of PUBLIC AND PRIVATE SCHOOL EMPLOYEES, ALL GOVERNMENTAL EMPLOYEES, ALL HEALTH CARE EMPLOYEES, AND STUDENTS IN KENOSHA, MILWAUKEE, OZAUKEE, RACINE, WALWORTH, WASHINGTON AND WAUKESHA COUNTIES.

Merging Field of Membership: MEMBERS AND EMPLOYEES OF THE ROMAN CATHOLIC PARISHES OF KENOSHA COUNTY, WI.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

11504	6	OREGON	\$115,606,300.00	19130	P. W. T.	\$1,006,080.00	POOR
		COQUILLE, OR			RIDGEFIELD, WA		FINANCIAL CONDITION

Continuing Field of PERSON WHO LIVE, WORK, OR WORSHIP IN A LARGE PROTION OF WESTERN OREGON.

Merging Field of Membership: PERSONS WHO LIVE, WORK, OR WORSHIP IN PORT RIDGEFIELD, WASHINGTON.

4220	6	SHELL SOUTHWEST	\$10,178,743.00	5153	TEXACO	\$5,921,691.00	EXPANDED
		LONG BEACH, CA			WILMINGTON, CA		SERVICES

Continuing Field of EMPLOYEES OF THE EQUILON ENTERPRISES LLC RECEIVING FUNCTIONAL SUPERVISION FROM VENTURA, CA, AND SELECT EMPLOYER GROUPS.

Merging Field of Membership: EMPLOYEES IN THE REFINERY AND MARINE DEPARTMENT AND IN THE LUBRICATION PACKAGE TERMINAL OF EQUILON ENTERPRISES LLC, WHO WORK IN WILMINGTON OR TERMINAL ISLAND, CA, AND SELECT EMPLOYER GROUPS.

66331	6	SOUND	\$170,577,287.00	68247	WESTOP	\$40,917,783.00	EXPANDED
		TACOMA, WA			TACOMA, WA		SERVICES

Continuing Field of ALL PERSONS WHO LIVE, WORK, WORSHIP, OR ATTEND SCHOOL IN ALL SCHOOL DISTRICTS WITHIN THE STATE OF WASHINGTON.

Merging Field of Membership: PERSONS RESIDING OR WORKING WITHIN A WELL DEFINED PERIMETER OF PIERCE COUNTY, WA, AND SELECT EMPLOYER GROUPS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Sunday, June 30, 2002

CHARTER CONVERSION: STATE TO FEDERAL

Charter No.	Region	Name and Location	Assets	Date of Action
63857 / 24670	1	1199 SEIU NEW YORK, NY	\$23,711,240	6/6/2002
62794 / 24674	5	TRADES & LABOR ALBERT LEA, MN	\$5,099,999	6/11/2002
61655 / 24673	5	FIRST CEDAR RAPIDS, IA	\$46,529,325	6/10/2002